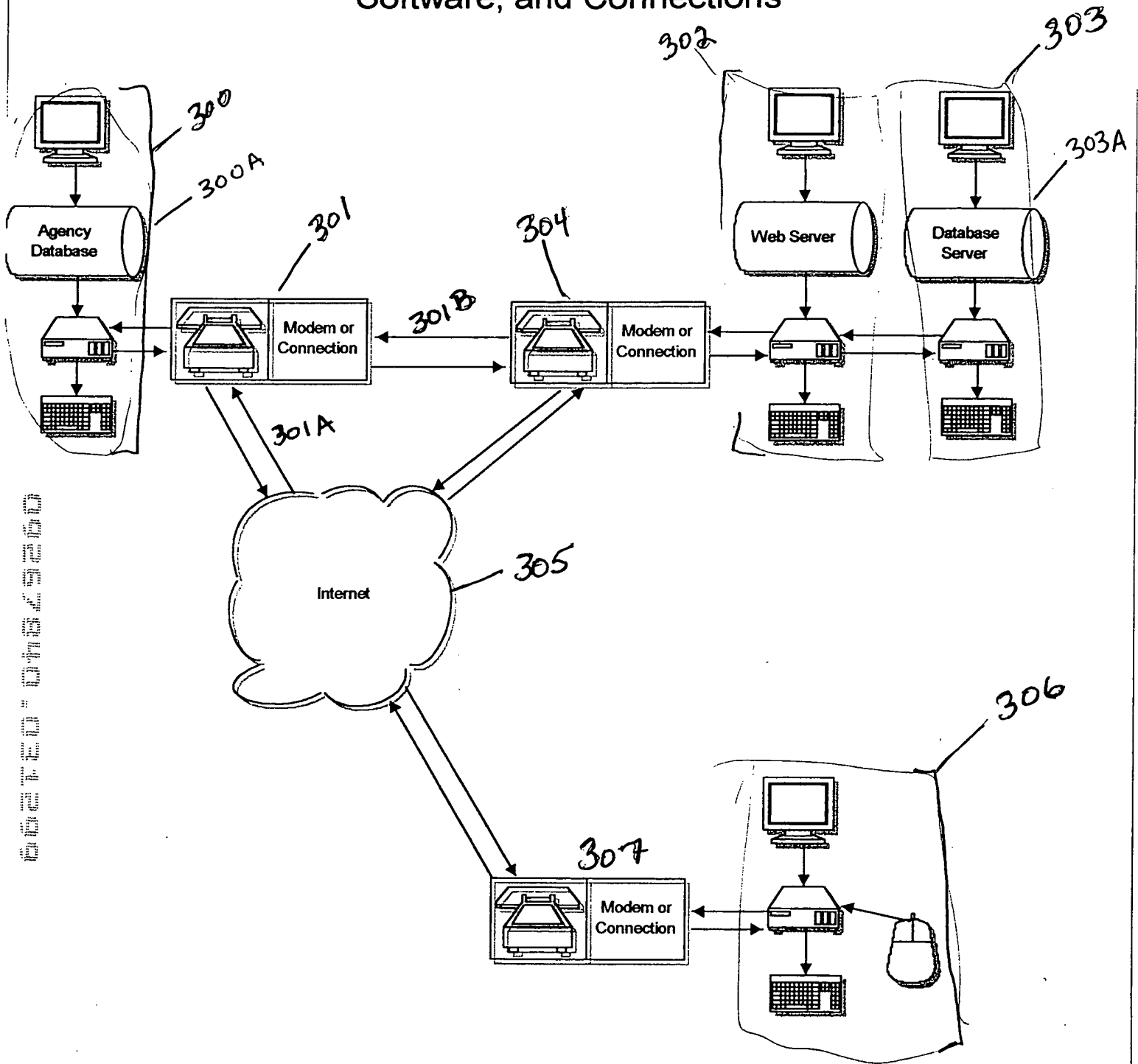
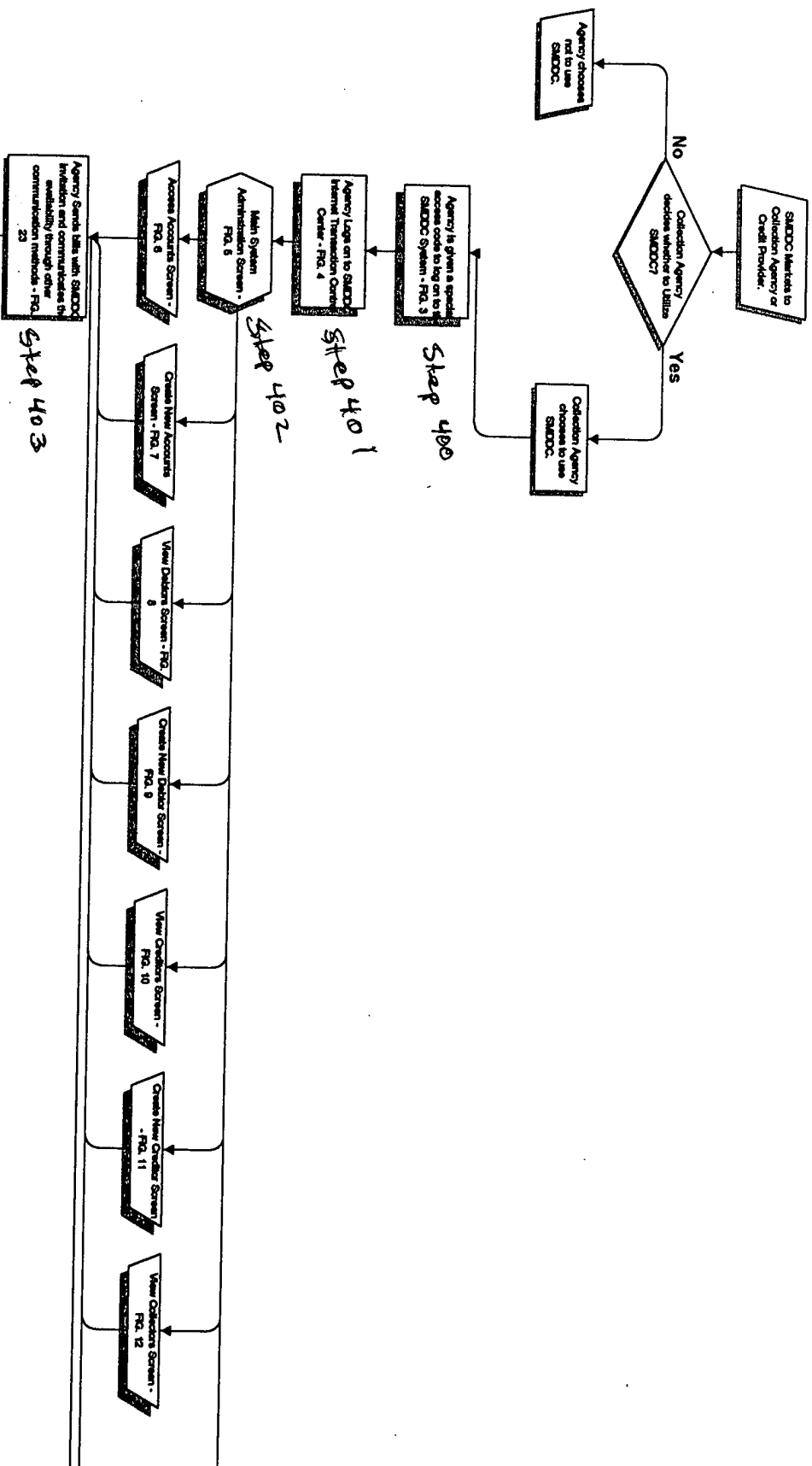


Figure 1

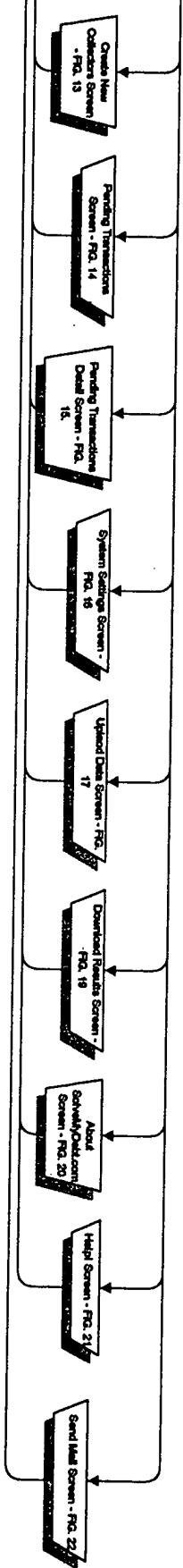
# MDDC System Hardware, Software, and Connections

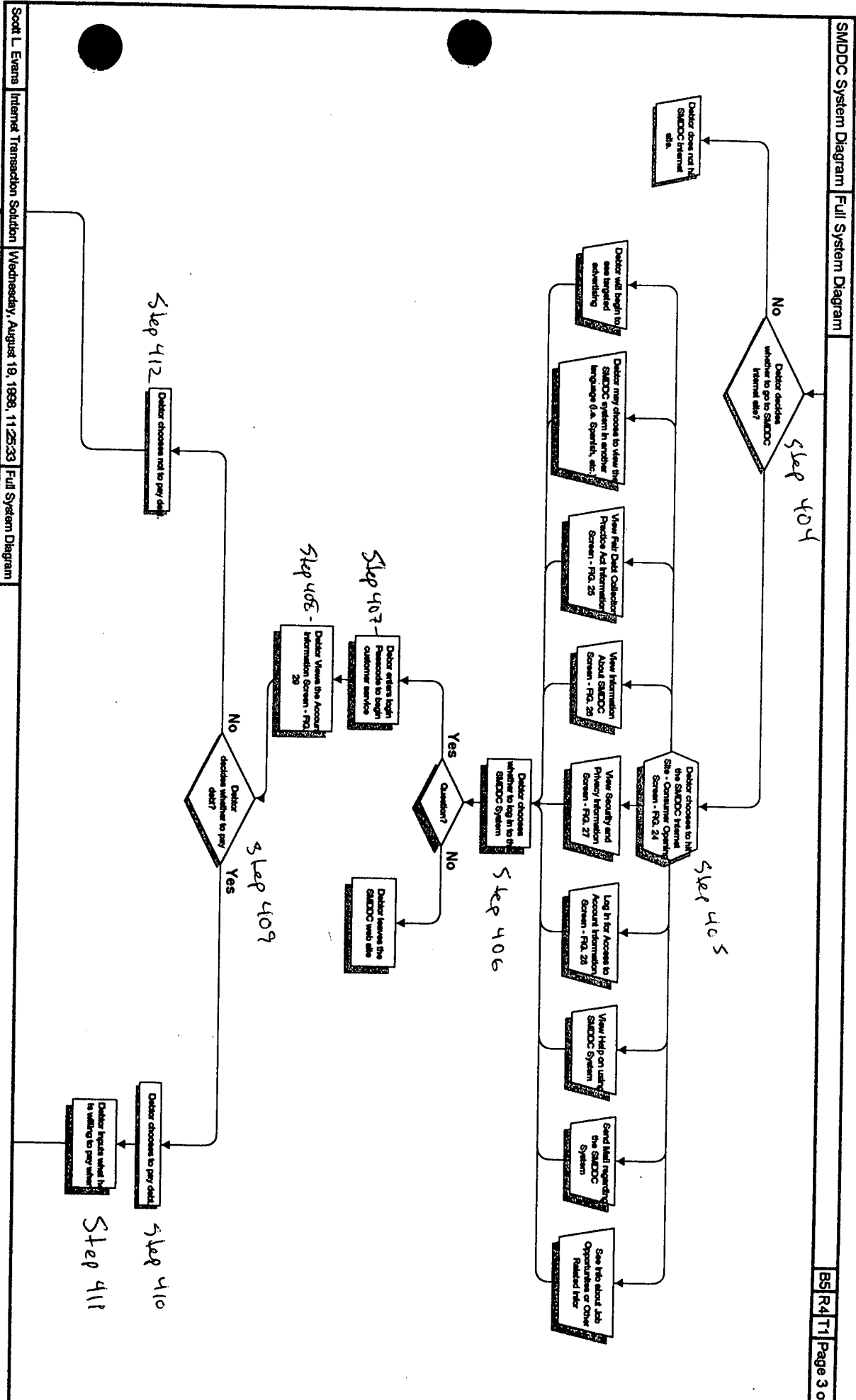


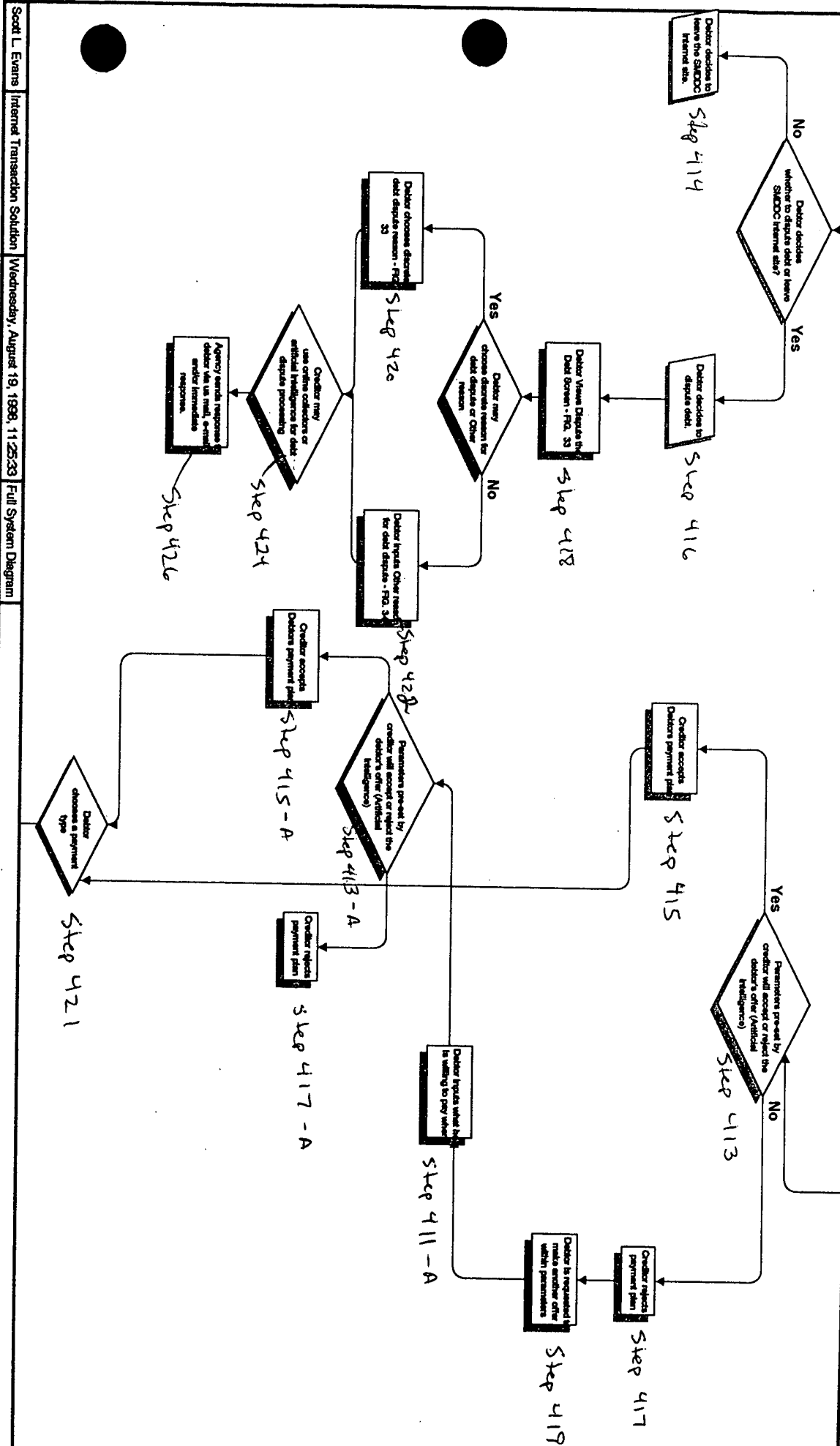
# SMDCC System Diagram

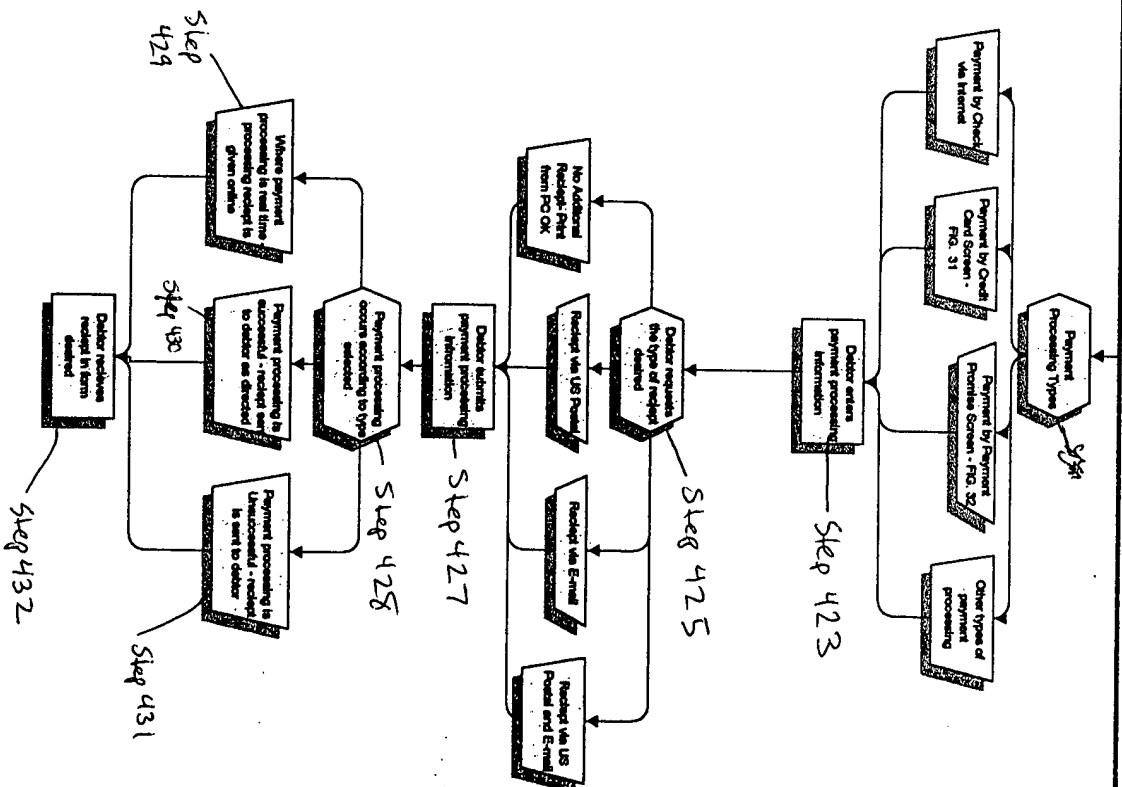


002657640-031209









**\*CONFIDENTIAL\***

**SolveMyDebt.com Administration System Log-On Instructions**

0. Have Windows 95, NT 4.0 or later with Microsoft Internet explorer, or Netscape navigator installed.
1. Logon to the Internet via an Internet Service Provider or Create new Dial-Up connection which will have 614 848-8354 phone #,  
(or 614 848 -8353 ) and login with name **VRG** and password **collect** in it;  
  
(if you have any trouble establishing this dial up connection - please feel free to contact Konstanin Malkov at (614)436-5300.)
2. In Windows Control Panel | Internet pick that dial - up connection in 'Connections'. "Connect to the Internet as needed" should be checked.
3. Invoke MS Internet explorer or Netscape browser with that dial up connection.
4. Once browser is connected to the site, type: <http://206.158.20.16/admin> - you will see the Administrator's login screen. This is where you can view all the transactions and accounts, and view/edit accounts, creditors, etc.

To log in you should use

**USR-OP-00** ID with password **01**

You will be able to see the database of debtors, collectors, transactions, etc. This is the SMD DB engine that allows to access/edit the data which will reside in SMD DB ( SolveMyDebt server database ).  
Site is on under construction, and the graphics and copy are subject to change , as well as the login IDs and passwords.

SECRET - 0713/2000

About VRG Services Help Send Mail

# SolveMyDebt User Authentication

User ID:

Password:

Login

Reset

Note: All information must be used for permissible purposes only.  
Unauthorized use or access to this information is strictly prohibited.





# Accounts

Account	Debtor	Debt Description	Total	Creditor	Date Created	Collector
VRG-0000001	MR. PETER POWELL		32.60	EDIC	Oct 24, 1997	Default Collector
VRG-0000002	MR. MIKE SMITH		52.40	EDIC	Oct 24, 1997	Default Collector
VRG-0000003	MISS SUE KATZOS		36.70	EDIC	Oct 24, 1997	Default Collector
VRG-0000004	MR. ARNOLD W. FORD		37.80	EDIC	Oct 24, 1997	Default Collector
VRG-0000005	MRS. JEAN BAGNETTO		48.00	EDIC	Oct 24, 1997	Default Collector
VRG-0000006	MR. LOREN FEE		31.40	EDIC	Oct 24, 1997	Default Collector
VRG-0000007	MRS. SANDY WOOD		37.60	EDIC	Oct 24, 1997	Default Collector
VRG-0000008	MRS. EVELYN KRAHAN		37.80	EDIC	Oct 24, 1997	Default Collector
VRG-0000009	MRS. ANDREW L. PORES		34.90	EDIC	Oct 24, 1997	Default Collector
VRG-0000010	MR. PATRICK ELLIOTT		37.00	EDIC	Oct 24, 1997	Default Collector

<< < > >>

Requery

[Return to Main Menu](#)

[System Help](#)

[Send Mail](#)

FIG. 6

# Edit Account - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address <http://206.158.20.16/admin/Account.asp?Param=New>

Links

Associate with

Customer

Associate with

Creditor

Associate with

Collector

Debt Description:

Account Created:

Account Modified:

Invoice Sent:

Payment Received:

Principal Debt:

Other Costs:

Interest to date:

Last Payment \$:

Debt Status:

Comments:

Standard Account

Minimum Monthly payment:

Maximum months to pay:

Interest rate:

Best Login:

Password:

New

Items remaining Opening page <http://206.158.20.16/>

Start

Microsoft

Internet

2006

9:50 PM

Microsoft

Internet

2006

9:50 PM

Microsoft

Internet

2006

9:50 PM

Microsoft

Internet

2006

9:50 PM

Microsoft

Internet

2006

9:50 PM

# SolveMyDebt Accounts - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home

Address http://206.158.20.16/admin/Debtors.asp

Search Favorites History Channels Fullscreen Mail Print Edit

Links

Name	Address	Phone	Email	Date of Birth	Description
BLOOM MARK	529 FIFTH AVE NTH EL NEW YORK NY 10017	212-916-3325			
BOB CONNORS	1457 BELL BLVD, SEDONA, AZ 86351				
DAVIS FRANK	800 N FRENCH STREET WILMINGTON DE 19801	302-571-7450			
DONNA SUMMER	55 HARPER STREET VERNON AL 35592				
DURAND WILLIAM D	100 GRANDVIEW ROAD SUITE 201 BRAINTREE MA 02184	617-943-3418			
ELIZABETH OLSOM	999 MAPLE AVE FAIRHAVEN NJ 07704				
FEEDER MICHAEL	992 OLD EAGLE SCHOOL RD #916 WAYNE PA 19087	610-989-0200			
GRAVES JOHN	PO BOX 884 MARION SC 29571	803-423-8492			
IGGS MICHAEL DAIT	6740 SHADY OAK RD EDEN PRAIRIE MN 55344	612-947-9228			
BOUNIE					
John Bull	2345 Hard Rd Columbus, OH 43236				

<< < > >> Requery

Return to Main Menu

System Help

Send Mail

Page 1

Done

Start Snagit32 SolveM... SMDD... SolveMy... Internet zone 9:29 PM

FIG. 8



# New Debtor Profile

**Debtor:**

**Address1:**

**Address2:**

**City:**

**State:**

**Phone:**

**Email:**

**Social Security:**

**DUNS:**

**Date of Birth:**

**Employment:**

**Employment Address:**

**Work phone:**

**Type:**

**Comments:**

**Zip code:**

**STD Status:**

**Standard Debtor Profile**



# Creditors

Creditor ID	Name	Contact Name	Address	Phone	Fax	Email
FDIC						
INNOVATING AMERICA						
INTELLIGENT MANDU SYSTEMS						
MARINO RONCARIPRAME GALLERY						
MCKINNEY DEVELOPMENT CORP.						
MIDNIGHT MASS MEDIA						
MULTI AT MANAGEMENT INC						
NDMA						
NEWCASTLE COUNTY						
NEW ENGLAND CABLE TELEVISION						

<< < > >>

Requery

[Return to Main Menu](#)

[System Help](#)

[Send Mail](#)

# New Creator Profile

Organization:  214

Contact Name:  215

Address1:  216

Address2:  217

City:  218

State:  219

Zip code:  220

Phone:  221

Fax:  222

Email:  223

URL (web address):  224

Description:  225

226  
227  
228

## Collectors

Name	Address	Phone	Fax	Email	Comment
Default Collector					

<<

<

>

>>

Page: 1

Page: 1

Return to Main Menu

System Help

Send Mail

239  
230  
231  
232  
233  
234  
235  
236  
237  
238  
239  
240  
241  
242

Done

Start

Snagit32

SolveM...

SMDD...

SolveMy...

Internet zone

9:30 PM



## New Collector Profile

Collector:		247
Address1:		248
Address2:		249
City:		250
State:		251
Zip code:		252
Phone:		253
Fax:		254
Email:		255
Comments:		

Submit Reset Main Menu



Back



Stop



Refresh



Home



Search



Favorites



History



Channels



Full Screen



Mail



Print



Edit

Address <http://206.158.20.16/admin/Operations.asp>

Links

## Pending Transactions

Account	Debtor / Card Member Name	Date/Time	Code	Amount	Payment Method	Date (Exp. Or Prom.)	CC/Check Number	Issuer	Send Ver	Reason
VRG-000007	MS SANDY	Oct 28 1997	MOPE	\$37.60	MoneyOrder	29/10/97			No	
VRG-000002	MIR MIKE SMITH	Oct 29 1997	SIMOP	\$27.20	MoneyOrder (scheduled)	29/10/97			No	
VRG-000001	MR. PETER POWELL	Nov 4 1997	CHPP	\$32.60	Check	07/11/97			No	

<< < > >> Request

Page: 1

[Return to Main Menu](#)

[System Help](#)

[Send Mail](#)

Note: Use Code link to process transaction.

[Start](#)



Snagit/32

Pendin...

SMDD...

SolveMy...

Internet zone

9:31 PM

09:25:28.00.03.12.00



File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address <http://solvenydebt.com/admin/GlobSettings.asp>

## System defaults

Minimum Monthly payment:

\$50

Maximum months to pay the debt:

60

Interest rate:

23%

Submit

Reset

Main Menu



Done

Start

Snagit 3.2

System Sett...

SWDDC Set...

Internet zone

9:16 PM

## 2 Upload Files - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address <http://solvenydebt.com/admin/Upload.htm>

Import file:

Format:

Process

Reset

Please upload the files (one file per transaction) following instructions below. You must enter the name to the field above and select import format before pressing "Process" button.

Upload File.

Please type full path to your local file here:

and the name of the file on server in the text box above.

Press  button to transfer file and  button above to import file.

Done

Start

Snagit 32

Upload Files...

SMDDC Scr

Internet zone

9:17 PM



Main Menu - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address http://206.158.20.16/admin/Main.asp

- Access Accounts Data
- Create New Account
- View Debtors
- Create New Debtor
- View Creditors
- Create New Creditor
- View Collectors
- Create New Collector
- Pending Transactions
- System Settings
- Upload Data
- Download Results
- About SolveMyDebt
- Help!
- Send Mail

Placeholder for description of SolveMyDebt Operator Utilities.



FIG. 19

Start | Internet zone | 12:29 PM

00267840-031200

2 Main Menu - Microsoft Internet Explorer

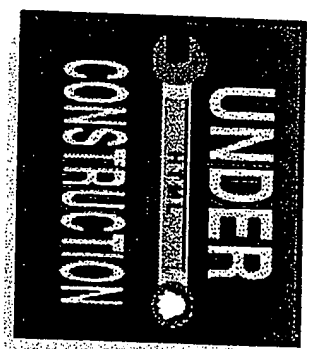
File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address http://solveMyDebt.com/admin/Main.asp

- Access Accounts Data
- Create New Account
- View Debtors
- Create New Debtor
- View Creditors
- Create New Creditor
- View Collectors
- Create New Collector
- Pending Transactions
- System Settings
- Upload Data
- Download Results
- About SolveMyDebt
- Help
- Send Mail

Under construction.



Done

Start

Shagiv32

Main Menu ...

SMDDOCst

Internet zone

9:18 PM



- Access Accounts Data
- Create New Account
- View Debtors
- Create New Debtor
- View Creditors
- Create New Creditor
- View Collectors
- Create New Collector
- Pending Transactions
- System Settings
- Upload Data
- Download Results
- About SolveMyDebt
- Help!
- Send Mail



Untitled - Message (Rich Text)

File Edit View Insert Format Tools Actions Help

Send B I U Options

To: webmaster@solve-my-debt.com

Cc:

Subject:

I

FIG. 21

Figure 22

JOE COLLECTION AGENCY	
1 Creditor Way, Not So Pleasant, State 4U 44444	
Mr. Peter Powell 145 W. 18 Ave. 24 Longmont, CO 80501	RE: YOUR DEBT
Dear Peter,	
You should pay now or you will not be a happy or responsible person	
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE	
NOTICE- SEE REVERSE SIDE FOR IMPORTANT INFORMATION	
Sincerely,	
Joe Agency	
NOTICE: New Customer Service and Payment Option!!	
You can now complete your customer service or payment transaction via the Internet at <a href="http://www.solveyourdebt.com">www.solveyourdebt.com</a> the secure and confidential communication alternative to the phone or mail. Your confidential site access code for Account VRG-000001 is BUBBA1	
JOE AGENCY P.O. BOX 12345 ENHANCED CSTMR SRVCE WAY MORE PROFITS, 4U	PAY THIS AMOUNT:  SBEST VALUE



# Convenient Debt Resolution

SolveMyDebt.com is the customer service source on the internet to pay or dispute your past due balance in a comfortable, convenient, & secure environment.

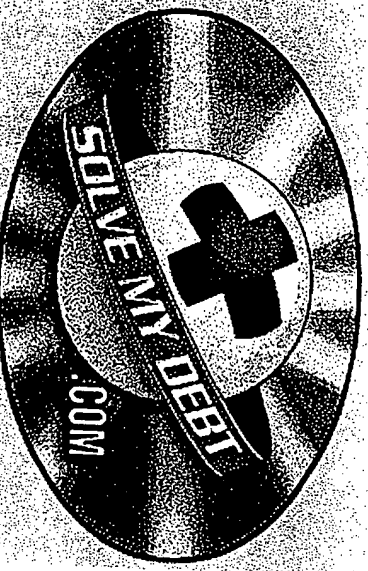
You can now resolve your past due balance in three easy steps:

1. Type [HTTP://solveMyDebt.com](http://solveMyDebt.com) into your internet browser to access the solveMyDebt.com site on the internet.
2. Type in the Access Code provided
3. Verify the past due balance and type in your credit card information or dispute the past due balance.

For questions or assistance in using solveMyDebt.com call 1-800-solveMyDebt

Technology has advanced. SolveMyDebt.com is an opportunity for you to benefit from the advances in technology.

- Fair Debt Collection Act
- About SolveMyDebt
- Security Information
- Access your account
- Help
- Send Mail
- Job opportunities



- [Fair Debt Collection Act](#)
- [About SolveMyDebt](#)
- [Security Information](#)
- [Access your account](#)
- [Help](#)
- [Send Mail](#)
- [Job opportunities](#)

## Convenient Debt Resolution

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that the debt, or any portion thereof, is disputed, this office will obtain verification of the debt or a copy of a request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor. If different from the current creditor. This is an attempt to collect a debt and any information obtained will be used for that purpose.

NOTE: "Parents may not have any legal obligations for their children's purchases. If you have any questions about your obligation to pay this bill, we suggest you seek legal advice."

OFFICE HOURS: 9 A.M. - 4:30 P.M. MONDAY - FRIDAY EST

PLEASE FOLLOW THE PROCEDURES BELOW:



# Convenient Debt Resolution

Solvemydebt.com is the customer service source on the internet to pay or dispute your past due balance in a comfortable, convenient, & secure environment.

You can now resolve your past due balance in three easy steps:

1. Type [HTTP://solvemydebt.com](http://solvemydebt.com) into your internet browser to access the solvemydebt.com site on the internet.
2. Type in the Access Code provided
3. Verify the past due balance and type in your credit card information or dispute the past due balance.

For questions or assistance in using solvemydebt.com call 1-800-solvemydebt

Technology has advanced. Solvemydebt.com is an opportunity for you to benefit from the advances in technology.

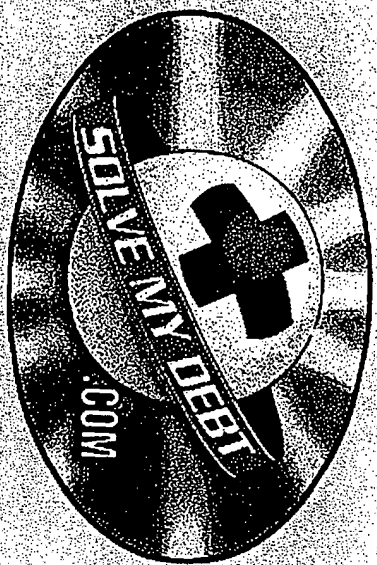
- Fair Debt Collection Act
- About SolveMyDebt
- Security Information
- Access your account
- Help
- Send Mail
- Job opportunities



File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address http://solvemydebt.com/



# Convenient Debt Resolution

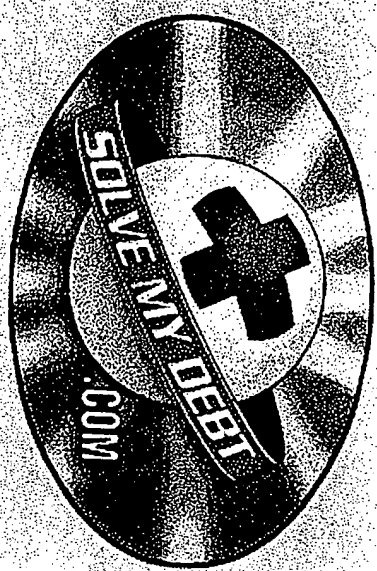
Transactions on SolveMyDebt.Com are performed via Secure Internet connection.

- [Fair Debt Collection Act](#)
- [About SolveMyDebt](#)
- [Security Information](#)
- [Access your account](#)
- [Help!](#)
- [Send Mail](#)
- [Job opportunities](#)

Start Internet zone

9:05 PM

00257840-031299



# Convenient Debt Resolution

Please type your Access Code provided and press 'Submit' button.  
Use 'Help' menu item if you need additional information.

- Fair Debt Collection Act
- About SolveMyDebt
- Security Information
- Access your account
- Help!
- Send Mail
- Job opportunities

Enter Your account number.

Enter Your password.

Submit Clear

**General Information for Account: YPG-000001**

**Name:**

MR. PETER POWELL.

**Address:**

145 W 18 AVE 24,  
LONGMONT, CO, 80501

**Creditor:**

**FDIC**

**Debt description:**

**Principal amount:**

**\$32.60**

**Interest to date:**

\$0.00

**Other Costs:**

\$0.00

**Total:**

\$32.60

**Due since:**

Oct 24. 1997

Collection Agent:

Default Collector

~~Status: You made a promise on this debt.~~

~~You promised to send a Check on \$32.60.~~

~~You must send you payment on Nov 07, 1997~~

~~Account details~~





10/10

~~Links~~

1

97

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

1

**DATA**

**DATA**

**DATA**

**DATA**

**DATA**

**DATA**

**DATA**



# Payment Information

I will be paying with

☒ Credit Card ☐ Check/Money Order

Amount: \$32.60

Card Member Name:

Card Issuer:

Credit Card Number:

Expiration Date:

Visa

without spaces or dashes

MM/YY

Agree Back

Applet started

Start SnagIt/32

Payment Inf...

SMDDC Scr

Internet zone

9:09 PM

00057340-031200

# UNIVERSAL DEBT RESOLUTION

## Payment Information

I will be paying with



☐ Credit Card

☒ Check/Money Order

Amount:

\$32.60

I'll be paying by:

Check

I'll be sending it on:

The address I'm sending payment is:

1234 Street, Suite A  
City, State, 12345

Applet started

Start

Snagit v3.2

Payment Inf...

SMDDC Scr...

Internet zone

9:10 PM

00267840.031200

Dispute the Debt - Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home

Search Favorites History Channels Fullscreen Mail Print Edit

Address http://solvenydebt.com/DisputedDebt.asp?Account=0x4143434f2d30303030303030313031

Links

# Convenient Debt Resolution

## Dispute the Debt



- ☐ Never Ordered
- ☐ Never Received
- ☐ Already Paid
- ☐ Returned Merchandise
- ☐ Other
- ☒ Please send me verification of the debt

Submit Clear

Opening page http://solvenydebt.com/DisputeD...

Start

SnagIt/32

Dispute the ...

SMDDC Scr

Internet zone

9:11 PM

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit Links

Address http://solvenydebt.com/DisputedDebt.asp?Account=0x414343423030303030303030313031

# Common Debt Resolution

## Dispute the Debt



- ☐ Never Ordered
- ☐ Never Received
- ☐ Already Paid
- ☐ Returned Merchandise
- ☐ Other (Please provide reason below)

☒ Please send me verification of the debt

I

Submit Clear

Applet started

Start Snagitv32 Dispute the ... SMDDC Scr Internet zone

9:11 PM

380  
381  
382  
383  
384  
385  
386  
387  
388